

**Fill in this information to identify the case:**

Debtor 1 Daniel A. Martinez  
Debtor 2 Kimberly A. Martinez  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Michigan  
Case number 16-50782-lsg (State)

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, not in its individual capacity Court claim no. (if known): 19-1  
but solely as trustee for LB-Igloo Series IV Trust  
Last 4 digits of any number you use to identify the debtor's account: 4 5 8 0  
Property address: 28336 Hunter Court  
Number Street  
Flat Rock MI 48134  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:     /    /      
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 4869.78  
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1412.89  
c. **Total.** Add lines a and b. (c) \$ 6282.67

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

05 / 01 / 2022  
MM / DD / YYYY

Debtor 1 Daniel A. Martinez  
First Name Middle Name Last Name

Case number (if known) 16-50782-lsg

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Molly Slutsky Simons  
Signature

Date 07 / 13 / 2022

Print Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone ( 513 ) 444 - 4100

Email bankruptcy@sottileandbarile.com



Loan#	
Borrower:	Martinez
Date Filed:	7/31/2016
BK Case #	16-50782
1st Post Petition Due Date:	8/1/2016
POC covers:	Fees/Costs Only
MOD EFFECTIVE DATE:	

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
08/01/16	1,091.19	745.83	1,837.02	Payment listed in POC
08/01/17	1,091.19	649.34	1,740.53	NOPC filed with the court
08/01/18	1,091.19	658.44	1,749.63	NOPC filed with the court
09/01/19	1,091.19	850.52	1,941.71	NOPC filed with the court
09/01/20	1,091.19	815.76	1,906.95	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Suspense Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fee/Escrow Deposit	Comment
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00		
8/30/2016	\$1,837.02	Post	8/1/16	8/1/16	\$1,837.02	\$0.00			\$0.00				\$0.00	\$0.00		
8/31/2016	-\$1,837.02	Reversal	(8/1/16)	(8/1/16)	-\$1,837.02	\$0.00			\$0.00				\$0.00	\$0.00		
9/27/2016	\$1,837.02	Post	8/1/16	8/1/16	\$1,735.53	\$101.49	\$101.49		\$101.49				\$0.00	\$0.00		
9/30/2016	\$1,837.02	Post	9/1/16	9/1/16	\$1,735.53	\$101.49	\$101.49		\$202.98				\$0.00	\$0.00		
10/29/2016	\$1,837.02	Post	10/1/16	10/1/16	\$1,735.53	\$101.49	\$101.49		\$304.47				\$0.00	\$0.00		
11/28/2016	\$1,837.02	Post	11/1/16	11/1/16	\$1,735.53	\$101.49	\$101.49		\$405.96				\$0.00	\$0.00		
2/9/2017	\$1,840.00	Post	12/1/16	12/1/16	\$1,735.53	\$104.47	\$104.47		\$510.43				\$0.00	\$0.00		
3/31/2017	\$1,750.00	Post	1/1/17	1/1/17	\$1,735.53	\$14.47	\$14.47		\$524.90				\$0.00	\$0.00		
4/13/2017	\$3,489.06	Post	2/1/17	2/1/17	\$1,735.53	\$1,753.53	\$1,753.53		\$2,278.43				\$0.00	\$0.00		
4/13/2017		Post	3/1/17	3/1/17	\$1,735.53	-\$1,735.53		\$1,735.53	\$542.90				\$0.00	\$0.00		
4/28/2017	\$1,750.00	Post	4/1/17	4/1/17	\$1,735.53	\$14.47	\$14.47		\$557.37				\$0.00	\$0.00		
6/9/2017	\$1,750.00	Post	5/1/17	5/1/17	\$1,735.53	\$14.47	\$14.47		\$571.84				\$0.00	\$0.00		
6/30/2017	\$1,750.00	Post	6/1/17	6/1/17	\$1,735.53	\$14.47	\$14.47		\$586.31				\$0.00	\$0.00		
8/21/2017	\$1,750.00	Post	7/1/17	7/1/17	\$1,735.53	\$14.47	\$14.47		\$600.78				\$0.00	\$0.00		
9/16/2017	\$1,750.00	Post	8/1/17	8/1/17	\$1,740.53	\$9.47	\$9.47		\$610.25				\$0.00	\$0.00		
9/30/2017	\$1,750.00	Post	9/1/17	9/1/17	\$1,740.53	\$9.47	\$9.47		\$619.72				\$0.00	\$0.00		
11/15/2017	\$1,750.00	Post	10/1/17	10/1/17	\$1,740.53	\$9.47	\$9.47		\$629.19				\$0.00	\$0.00		
1/8/2018	\$1,750.00	Post	11/1/17	11/1/17	\$1,740.53	\$9.47	\$9.47		\$638.66				\$0.00	\$0.00		
2/27/2018	\$1,740.00	Post	12/1/17	12/1/17	\$1,740.53	-\$0.53		\$0.53	\$638.13				\$0.00	\$0.00		
3/5/2018	-\$1,740.00	Reversal	(12/1/17)	(12/1/17)	-\$1,740.00	\$0.00	\$0.53		\$638.66				\$0.00	\$0.00		
3/6/2018	\$1,740.53	Post	12/1/17	12/1/17	\$1,740.53	\$0.00			\$638.66				\$0.00	\$0.00		
3/31/2018	\$1,750.00	Post	1/1/18	1/1/18	\$1,740.53	\$9.47	\$9.47		\$648.13				\$0.00	\$0.00		
5/14/2018	\$1,850.00	Post	2/1/18	2/1/18	\$1,740.53	\$109.47	\$109.47		\$757.60				\$0.00	\$0.00		
6/15/2018	\$1,850.00	Post	3/1/18	3/1/18	\$1,740.53	\$109.47	\$109.47		\$867.07				\$0.00	\$0.00		
7/9/2018	\$1,750.00	Post	4/1/18	4/1/18	\$1,740.53	\$9.47	\$9.47		\$876.54				\$0.00	\$0.00		
7/30/2018	\$4,726.94	Post	5/1/18	5/1/18	\$1,740.53	\$2,986.41	\$2,986.41		\$3,862.95				\$0.00	\$0.00		
7/30/2018		Post	6/1/18	6/1/18	\$1,740.53	-\$1,740.53		\$1,740.53	\$2,122.42				\$0.00	\$0.00		
7/30/2018		Post	7/1/18	7/1/18	\$1,740.53	-\$1,740.53		\$1,740.53	\$381.89				\$0.00	\$0.00		
8/2/2018	\$4,726.94	Post	8/1/18	8/1/18	\$1,749.63	\$2,977.31	\$2,977.31		\$3,359.20				\$0.00	\$0.00		
8/3/2018	-\$4,726.94	Reversal	(8/1/18)	(8/1/18)	-\$1,749.63	-\$2,977.31		\$2,977.31	\$381.89				\$0.00	\$0.00		
8/10/2018		APO	C/O entered granting MFR Atty Fees			\$0.00			\$381.89				\$0.00	\$0.00		
8/30/2018	\$1,755.00	Post	8/1/18	8/1/18	\$1,749.63	\$5.37	\$5.37		\$387.26				\$0.00	\$0.00		
9/29/2018	\$1,850.00	Post	9/1/18	9/1/18	\$1,749.63	\$100.37	\$100.37		\$487.63				\$0.00	\$0.00		
10/30/2018	\$1,850.00	Post	10/1/18	10/1/18	\$1,749.63	\$100.37	\$100.37		\$588.00				\$0.00	\$0.00		
11/6/2018	-\$1,850.00	Reversal	(10/1/18)	(10/1/18)	-\$1,749.63	-\$100.37		\$100.37	\$487.63				\$0.00	\$0.00		
11/19/18	\$1,850.00	Post	10/1/18	10/1/18	\$1,749.63	\$100.37	\$100.37		\$588.00				\$0.00	\$0.00		
11/29/2018	\$1,850.00	Post	11/1/18	11/1/18	\$1,749.63	\$100.37	\$100.37		\$688.37				\$0.00	\$0.00		
1/21/2019	\$1,750.00	Post	12/1/18	12/1/18	\$1,749.63	\$0.37	\$0.37		\$688.74				\$0.00	\$0.00		
2/5/2019	\$1,750.00	Post	1/1/19	1/1/19	\$1,749.63	\$0.37	\$0.37		\$689.11				\$0.00	\$0.00		
4/1/2019	\$1,750.00	Post	2/1/19	2/1/19	\$1,749.63	\$0.37	\$0.37		\$689.48				\$0.00	\$0.00		
4/29/2019	\$1,750.00	Post	3/1/19	3/1/19	\$1,749.63	\$0.37	\$0.37		\$689.85				\$0.00	\$0.00		
6/10/2019	\$1,750.00	Post	4/1/19	4/1/19	\$1,749.63	\$0.37	\$0.37		\$690.22				\$0.00	\$0.00		
7/8/2019	\$1,750.00	Post	5/1/19	5/1/19	\$1,749.63	\$0.37	\$0.37		\$690.59				\$0.00	\$0.00		
8/31/2019	\$1,950.00	Post	6/1/19	6/1/19	\$1,749.63	\$200.37	\$200.37		\$890.96				\$0.00	\$0.00		
10/3/19	\$1,941.71	Post	7/1/19	7/1/19	\$1,749.63	\$192.08	\$192.08		\$1,083.04				\$0.00	\$0.00		
10/29/2019	\$1,950.00	Post	8/1/19	8/1/19	\$1,749.63	\$200.37	\$200.37		\$1,283.41				\$0.00	\$0.00		
12/23/2019	\$1,950.00	Post	9/1/19	9/1/19	\$1,941.71	\$8.29	\$8.29		\$1,291.70				\$0.00	\$0.00		
12/31/2019	\$1,942.00	Post	10/1/19	10/1/19	\$1,941.71	\$0.29	\$0.29		\$1,291.99				\$0.00	\$0.00		
2/12/2020	\$1,941.71	Post	11/1/19	11/1/19	\$1,941.71	\$0.00			\$1,291.99				\$0.00	\$0.00		
3/9/2020	\$1,941.00	Post	Suspense			\$1,941.00	\$1,941.00		\$3,232.99				\$0.00	\$0.00		
3/12/2020	-\$1,941.00	Reversal	NSF			-\$1,941.00		\$1,941.00	\$1,291.99				\$0.00	\$0.00		
3/27/2020	\$1,941.71	Post	12/1/19	12/1/19	\$1,941.71	\$0.00			\$1,291.99				\$0.00	\$0.00		
4/21/2020	\$1,942.00	Post	1/1/20	1/1/20	\$1,941.71	\$0.29	\$0.29		\$1,292.28				\$0.00	\$0.00		
6/2/2020	\$1,941.71	Post	2/1/20	2/1/20	\$1,941.71	\$0.00			\$1,292.28				\$0.00	\$0.00		
7/15/2020	\$1,941.71	Post	3/1/20	3/1/20	\$1,941.71	\$0.00			\$1,292.28				\$0.00	\$0.00		
8/28/2020	\$1,942.00	Post	4/1/20	4/1/20	\$1,735.53	\$206.47	\$206.47		\$1,498.75				\$0.00	\$0.00		
9/22/2020	\$1,942.00	Post	Suspense			\$1,942.00	\$1,942.00		\$3,440.75				\$0.00	\$0.00		
9/25/2020	-\$1,942.00	Reversal	NSF			-\$1,942.00		\$1,942.00	\$1,498.75				\$0.00	\$0.00		
10/8/2020	\$1,942.00	Post	5/1/20	5/1/20	\$1,941.71	\$0.29	\$0.29		\$1,499.04				\$0.00	\$0.00		
11/10/2020	\$1,942.00	Post	6/1/20	6/1/20	\$1,941.71	\$0.29	\$0.29		\$1,499.33				\$0.00	\$0.00		
12/16/2020	\$1,906.95	Post	7/1/20	7/1/20	\$1,941.71	-\$34.76		\$34.76	\$1,464.57				\$0.00	\$0.00		
1/30/2021	\$1,941.71	Post	8/1/20	8/1/20	\$1,941.71	\$0.00			\$1,464.57				\$0.00	\$0.00		

	3/26/2021	\$1,906.95	Post	9/1/20	9/1/20	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	4/22/2021	\$1,906.95	Post	10/1/20	10/1/20	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	11/1/20	11/1/20	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	12/1/20	12/1/20	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	1/1/21	1/1/21	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	2/1/21	2/1/21	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	3/1/21	3/1/21	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	4/1/21	4/1/21	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,906.95	Post	5/1/21	5/1/21	\$1,906.95	\$0.00			\$1,464.57			\$0.00	\$0.00		
	6/6/2021	\$1,030.45	Post	6/1/21	6/1/21	\$1,906.95	-\$876.50	\$876.50		\$588.07			\$0.00	\$0.00		
	7/19/2021	\$1,907.00	Post	7/1/21	7/1/21	\$1,906.95	\$0.05	\$0.05		\$588.12			\$0.00	\$0.00		
	8/25/2021	\$1,906.95	Post	8/1/21	8/1/21	\$1,906.95	\$0.00			\$588.12			\$0.00	\$0.00		
	9/24/2021	\$1,906.95	Post	9/1/21	9/1/21	\$1,906.95	\$0.00			\$588.12			\$0.00	\$0.00		
	10/22/2021	\$1,906.95	Post	10/1/21	10/1/21	\$1,906.95	\$0.00			\$588.12			\$0.00	\$0.00		
	11/18/2021	\$1,906.95	Post	11/1/21	11/1/21	\$1,726.83	\$180.12	\$180.12		\$768.24			\$0.00	\$0.00		
	12/29/2021	\$1,726.83	Post	12/1/21	12/1/21	\$1,726.83	\$0.00			\$768.24			\$0.00	\$0.00		
	2/22/2022	\$1,726.83	Post	1/1/22	1/1/22	\$1,726.83	\$0.00			\$768.24			\$0.00	\$0.00		
	3/21/2022	\$1,726.83	Post	2/1/22	2/1/22	\$1,726.83	\$0.00			\$768.24			\$0.00	\$0.00		
	3/28/2022	-\$1,726.83	Reversal	(2/1/22)	(2/1/22)	-\$1,726.83	\$0.00			\$768.24			\$0.00	\$0.00		
	4/14/2022	\$3,350.09	Post	2/1/22	2/1/22	\$1,726.83	\$1,623.26	\$1,623.26		\$2,391.50			\$0.00	\$0.00		
	4/20/2022		Post	3/1/22	3/1/22	\$1,623.26	-\$1,623.26	\$1,623.26		\$768.24			\$0.00	\$0.00		
	6/1/2022	\$1,623.26	Post	4/1/22	4/1/22	\$1,623.26	\$0.00			\$768.24			\$0.00	\$0.00		
							\$0.00			\$768.24			\$0.00	\$0.00		
							\$0.00			\$768.24			\$0.00	\$0.00		
	POST DUE		Post	5/1/22		\$1,623.26	-\$1,623.26			\$768.24			\$0.00	\$0.00		
	POST DUE		Post	6/1/22		\$1,623.26	-\$1,623.26			\$768.24			\$0.00	\$0.00		
	POST DUE		Post	7/1/22		\$1,623.26	-\$1,623.26			\$768.24			\$0.00	\$0.00		
	POST DUE		Pre	Pre-Petition Arrears	Secured, Paid Direct	\$381.89	-\$381.89			\$768.24			\$0.00	\$0.00		
	POST DUE		Post	Filed PPFN	Secured, Paid Direct	\$1,031.00	-\$1,031.00			\$768.24			\$0.00	\$0.00		
							\$0.00			\$768.24			\$0.00	\$0.00		
							\$0.00			\$768.24			\$0.00	\$0.00		

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION**

In Re:

Case No. 16-50782-lsg

Daniel A. Martinez  
Kimberly A. Martinez

Chapter 13

Debtors.

Judge Lisa S. Gretchko

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**PROOF OF SERVICE**

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The undersigned does hereby certify that a copy of the Response to Notice of Final Cure Payment has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on July 13, 2022 to the following:

Daniel A. Martinez, Debtor  
28867 Telegraph Rd.  
Flat Rock, MI 48134

Kimberly A. Martinez, Debtor  
28336 Hunter Court  
Flat Rock, MI 48134

Charles J. Schneider, Debtors' Counsel  
notices@cschneiderlaw.com

Bryan Yaldou, Debtors' Counsel  
Bryan.valdou@gmail.com

David Wm. Ruskin, Trustee  
Ecf-emails@det13.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)

Sottile & Barile, Attorneys at Law

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)

Attorney for Creditor